

As Introduced

**136th General Assembly
Regular Session
2025-2026**

S. C. R. No. 15

Senator Ingram

A CONCURRENT RESOLUTION

To urge the United States Congress to review and evaluate
credit reporting agencies and how credit scores and
credit ratings create economic inequities.

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BE IT RESOLVED BY THE SENATE OF THE STATE OF OHIO (THE HOUSE OF REPRESENTATIVES CONCURRING):

WHEREAS, The National Consumer Law Center has reported that
credit scoring is a reflection of the racial economic divide and
wealth gap in this country, and its use also perpetuates that
same racial and economic inequality; and

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WHEREAS, The use of credit reports and scores entrenches
and reinforces inequality by dictating a consumer's access to
future opportunities; and

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WHEREAS, Credit history is used as a gatekeeper for
affordable credit and many other important necessities, such as
employment, housing (both rental and homeownership), and
insurance; and

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WHEREAS, Lisa Rice and Deidre Swesnik state in the law
review article titled "Discriminatory Effects of Credit Scoring
on Communities of Color" that while it is illegal to evaluate
risk using protected class characteristics, credit-scoring
systems continue to have a significant disparate impact on
people of color and other underserved consumers because some

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seemingly facially neutral factors actually have discriminatory 21
effects; and 22

WHEREAS, Fixing our current credit-scoring system is not 23
only a moral imperative consistent with our national policies 24
and beliefs about fairness and justice, it is also a legal 25
obligation as outlined by the Fair Housing Act and the Equal 26
Credit Opportunity Act; and 27

WHEREAS, Credit scoring significantly affects a wide range 28
of access issues, credit-scoring mechanisms need major 29
improvements if not a complete overhaul; now therefore be it 30

RESOLVED, That we, the members of the 136th General 31
Assembly of the State of Ohio, in adopting this resolution, urge 32
Congress to examine the impact of credit-scoring mechanisms, 33
especially as they relate to underserved groups, and to also 34
analyze and correct the disparate impact of credit-scoring 35
systems; and be it further 36

RESOLVED, That the Clerk of the Senate transmit duly 37
authenticated copies of this resolution to the President of the 38
United States, the President of the United States Senate, the 39
Speaker of the United States House of Representatives, the 40
members of the Ohio congressional delegation, the Governor of 41
Ohio, and the news media of Ohio. 42